

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**  
PTO-1449

Sheet 2 of 2

Application No.: 10/661,090  
Filing Date: September 12, 2003  
First Named Inventor: Housh Khoshbin  
Art Unit: 2635  
Examiner Name: Unassigned  
Attorney Docket Number: 3861 P 012



**U.S. PATENT DOCUMENTS**

Examiner Initial	Document No. Kind Code (if known)	Name of Patentee or Applicant	Publication Date (MM-DD-YYYY)
<i>VG</i>	US 2002/0046185 A1	Villart et al.	04-18-2002
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Examiner Initial	Foreign Patent Document			Name of Patentee or Applicant	Date of Publication	T
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**OTHER PRIOR ART OR NON-PATENT LITERATURE DOCUMENTS**

Examiner Initial	(including Author (in capital letters), Title of the article, Title of the item, Date, Pages, Volume-Issue number, Publisher, City and/or Country where published.)	T
<i>VG</i>	<i>Infrared Data Association (IrDA®) Infrared Financial Messaging (IrFM™) Point and Pay Profile</i> , December 9, 2002, 137 pages, Infrared Data Association.	
<i>VG</i>	<i>Visa Announces Specifications for Infrared Transactions</i> , January 14, 2002, 1 page, IRFM News and Updates.	
<i>VG</i>	<i>Visa Announces Specifications for Infrared Transactions</i> , January 14, 2002, 2 pages, Visa International Service Association.	
<i>VG</i>	<i>VeriFone and Palm Join Forces to Establish Secure Mobile Commerce Capabilities</i> , October 25, 2000, VeriFone, Inc., Paris, France.	
<i>VG</i>	Product literature, <i>This give-away gives back</i> , undated, 2 pages, AdBeep, Lincolnwood, Illinois.	
<i>VG</i>	Product literature, <i>A whole new way to be part of your customer's life</i> , undated, 8 pages, AdBeep, Lincolnwood, Illinois.	

Examiner Signature: *Veral Villar* Date Considered: 9/29/04

Examiner: Initial if citation considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.

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